

REMARKS

The Office Action rejected claims 1, 2, 6, 13, 14, and 16 only under 35 USC § 112.

Otherwise the claims were indicated allowable subject to the §112 issues.

Applicant appreciates the courtesy of a telephone conference with Examiner Rankins on October 15, 2008 wherein he indicated that the proper term for responding to the Office Action was three months rather than the two month time period set forth on Page 6.

Examiner Rankins also suggested that Claim 14 should have been rejected under 35 USC § 101 since it simply called for a “program” per se. Claim 14 has now been cancelled and this issue should be moot.

Claim 15 has been amended to clarify that “executable instructions” are recorded and that our biller accounting processes comprises the step of excluding billing data to which a receipt notification reception identifier has been added.

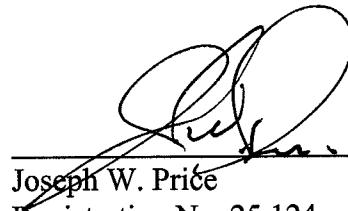
The other independent claims have also been amended to address the 35 USC § 112 issues raised in the Office Action.

In view of the indication of allowable subject matter, it is believed that the application is now in condition for allowance and an early notification of the same is requested.

If the Examiner believes a telephone interview will help further the prosecution of this application, the undersigned attorney can be reached at the listed phone number.

Very truly yours,

SNELL & WILMER L.L.P.



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